Government of Saskatchewan

Annual Report 1982-83

Saskatchewan Consumer and Commercial Affairs

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Transmittal

June 27, 1983.

To His Honour,
The Honourable C. Irwin McIntosh,
Lieutenant Governor of the Province of
Saskatchewan.

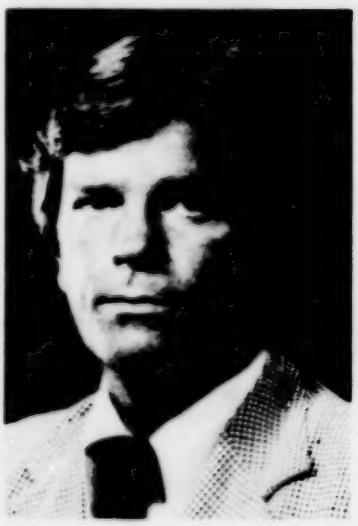
Sir:

I have the honour to submit herewith the Third Annual Report of the Saskatchewan Department of Consumer and Commercial Affairs for the fiscal year ended March 31, 1983.

Respectfully submitted,

Jack Sandberg,
Minister,
Saskatchewan Consumer and Commercial Affairs.

In Memoriam



Jeffery J. (Jeff) Bugera, Deputy Minister of Consumer and Commercial Affairs passed away on April 11, 1983.

Born and educated in Regina, Mr. Bugera, joined the Saskatchewan public service in 1969.

His distinguished career included duties with the Budget Bureau, Department of Finance, with the Department of Education, and as assistant Deputy Minister in the Attorney General's Department. Mr. Bugera was appointed Deputy Minister of Industry and Commerce in 1979. He became Deputy Minister of Consumer and Commercial Affairs in September, 1982.

Jeff Bugera will be missed.

Objectives and Organization

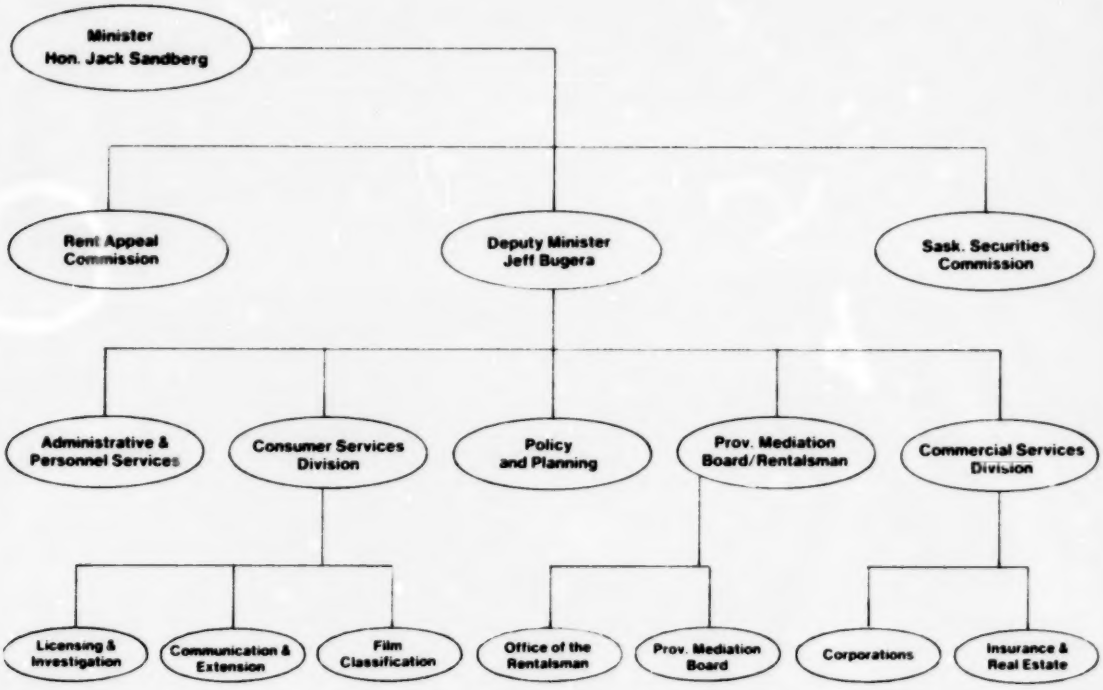
The general mandate of the Department is to promote the integrity of the marketplace to achieve the following objectives:

a. To promote consumer and business awareness, respect and understanding of their own and each other's rights and responsibilities;

b. To develop and promote consumer competency in the exchange of goods and services;

c. To ensure basic standards of conduct in the marketplace.

Organization Chart 1982-83



Acts Administered by Saskatchewan Consumer and Commercial Affairs

Auctioneers Act
Business Corporations Act
Business Names Registration Act
Cemeteries Act
Collection Agents Act
Companies Act
Companies Winding Up Act
Condominium Property Act
Consumer Products Warranties Act
Cost of Credit Disclosure Act
Credit Reporting Agencies Act
Department of Consumer and Commercial Affairs Act
Direct Sellers Act
Guarantee Companies Securities Act
Home Owners' Protection Act
Investment Contracts Act
Landlord and Tenant Act
Mining Associations Act
Mortgage Brokers Act
Motor Dealers Act
Municipal Hail Insurance Act
Names of Homes Act
Non-profit Corporations Act
Partnership Act
Plumbing Contractors Licensing Act
Provincial Mediation Board Act
Pyramid Franchises Act
Real Estate Brokers Act
Religious Societies Land Act
Residential Tenancies Act
Sale of Training Courses Act
Saskatchewan Insurance Act
Securities Act
Societies Act
Theatres and Cinematographs Act
Trust and Loan Corporations Act
Unsolicited Goods and Credit Cards Act

Acts Administered in Part by Saskatchewan Consumer and Commercial Affairs in 1982-83

- Accredited Public Accountants Act
- Agricultural Leaseholds Act
- Agrologists Act
- Architects Act
- Association of Business Officials of Saskatchewan
- Certified General Accountants Act
- Certified Public Accountants Act
- Chartered Accountants Act
- Chiropody Profession Act
- Chiropractic Act
- Community Planning Profession Act
- Dental Profession Act
- Dental Technicians Act
- Denturists Act
- Engineering Profession Act
- Farm Security Act
- Home Energy Loan Act
- Land Contracts (Actions) Act
- Land Titles Act
- Legal Profession Act
- Libel and Slander Act
- Limitation of Civil Rights Act
- Management Accountants Act
- Medical Profession Act
- Naturopathy Act
- Opthalmic Dispensers Act
- Optometry Act
- Osteopathy Practice Act
- Pharmacy Act
- Physical Therapists Act
- Professional Dieticians Act
- Psychiatric Nurses Act
- Registered Music Teachers Act
- Registered Nurses Act
- Registered Occupational Therapists Act
- Registered Psychologists Act
- Registered Social Workers Act
- Rural Municipalities Act
- Rural Municipalities Secretary Treasurers Act
- Saskatchewan Embalmers Act
- Saskatchewan Land Surveyors Act
- Tax Enforcement Act
- Teachers Federation Act
- Veterinarians Act
- X-Ray Technicians Act

* The Department receives copies of bylaws and membership lists, oversees bylaws and submits bylaws to the Legislature.

Branch Activities

Administrative and Personnel Services

The Administrative and Personnel Services Branch directs and controls the Department's administrative and personnel activities and provides support services to other branches, boards and commissions within the Department.

The financial management responsibilities of the Branch include development and administration of accounting procedures, payrolls, accounts payable and revenue accounts. Assistance is also provided in the preparation of the Department's annual budget and estimates.

Personnel activities include the development and administration of personnel policies and procedures and assistance to other Branches of the Department with personnel recruitment, classification, promotion and training.

The support services managed by the Branch are procurement and maintenance of equipment, supplies and vehicles, mail services, co-ordination of parking, and space requirements.

The Branch is also responsible for managing and administering three commercial cemeteries.

Communication and Extension

The Branch provides both a support service to the other branches, boards and commissions in the Department and delivers public programs.

The Communication and Extension Branch administers programs designed to contribute toward an equitable balance between buyers and sellers in the Saskatchewan marketplace. The prevention of problems between buyers and sellers through information and education is paramount.

The Branch sustains a public identity for the Department. Branch extension programs, product information services, public relations activities, resource materials, displays and Department publications reflect the Department's accumulated knowledge about the Saskatchewan marketplace.

In 1982-83, the Branch distributed approximately 91,000 publications.

Communication

The Communication component is responsible for co-ordinating the Department's publishing and advertising needs, media relations, and maintaining an information and distribution network.

In 1982-83, a series of three consumer awareness posters were developed and printed. Publications were printed or revised on Department services, landlord/tenant rights and responsibilities, small claims division court, warranty rights, home insulation and the services offered through the Consumer Information Centre.

The Department's Annual Report and five issues of the Department's newsletter, **The Consumer Times**, were produced, printed and distributed.

Co-ordination and advertising for the Saskatchewan Consumer Award of Merit presentation and for the Department's participation at "Showcase '83" were carried out. Media from throughout the province contacted staff for interviews or information on 83 occasions. News releases were prepared and published during 1982-83 as required and a media tour initiated.

Information was provided for use in the Sask Tel videotex trial known as "Pathfinder". The Department is also participating in the trial through a computer terminal accessible to the public which is located in the Consumer Information Centre.

Staff provided scripts, information and assistance to HITTLINE, a tele-tape consumer and health information project co-ordinated by the Regina Plains Community College.

"Saskatchewan Marketplace Today", a weekly consumer awareness program, was prepared and presented by Branch staff on CKIT radio, Regina, for a five month period.

Extension

In the fiscal year 1982-83, the extension program emphasis was on resource material development with less extensive field work. Staff continued to work in the field, primarily to assess program needs.

Two major resource packages were developed, **Food ... Of Consuming Interest** and **Advertising**. The packages may be used by consumers as a self-help tool, by teachers for background information and for teaching ideas, as well as by Branch staff for extension programs. A similar self-help and information kit, **Consumer Law**, has also been developed. In 1982-83, three self-help booklets were produced for use by adults in handling various aspects of managing money.

Public consumer education services were provided through speaking engagements, courses and seminars, as well as through the development and distribution of education resource materials. Meetings to promote, develop and co-ordinate consumer education programs were held. More effective use and development of mailing lists and community network development highlighted the extension of resources into the community. Two video cassette tapes, on landlord/tenant rights and responsibilities and food shopping, were also produced by SaskMedia Corporation for the Department.

Extension Services	1980-81	1981-82	1982-83
1. Speakers for Workshops and Seminars	25	20	19
2. Speakers for Community groups	62	86	69
3. Classes for Post-Secondary Students, Adult Upgrading and Life Skills Students	30	37	34
4. Speakers for Grade School and Secondary School Students	33	31	12
5. Consultative services for Educators and Group Leaders	797	665	391
Totals	**947**	**839**	**525***

Services in 1982-83 were delivered to a total of 3,404 persons.

*There are two reasons for the reduced total: less extensive field work because of a focus on the development of resource materials, and staff vacancies during the year.

Consumer Information Centre

The Consumer Information Centre, located in Regina, is a central clearing-house providing consumer/commercial information, educational resource materials and pre-purchase product information to consumers, businesses, community organizations and professional associations across Saskatchewan.

Through the operation of the Front Entry (Switchboard/Reception), the Consumer Information Centre answered a total of 3,284 public enquiries and referred a total of 58,709 enquiries to branches of the Department.

In addition to on-going services during the year, Consumer Information Centre staff provided consumer education resource material and consultative services to the College of Education, University of Regina. Staff continued to serve on both "The Child Safety Committee" and "The Saskatchewan Plumbing Advisory Group".

Consumer Information Centre Services	1980-81	1981-82	1982-83
Total number of requests	9,053	8,965	9,789
Consumer product information topics	9,219	9,406	9,757
Resource material loans	4,525	3,723	2,983*

*The reduced total reflects the shift in extension staff focus from field service to resource development.

Corporations

The Corporations Branch incorporates Saskatchewan-based business corporations and non-profit corporations and registers extra-provincial corporations, thus enabling them to conduct business in Saskatchewan.

The Corporations Branch maintains a registry of "names" to ensure that names identical or very similar to existing business names are not used by new entities. This prevents confusion or deception in the use of names in the marketplace, and protects goodwill and reputations that have been built up by particular names.

An up-to-date, retrievable and reproducible repository of information on business, non-profit corporations and unincorporated business entities is maintained by the Branch. This information can be obtained by the public upon request, in person, by telephone or by mail.

The Branch administers the following legislation:

The Business Corporations Act
The Business Names Registration Act
The Companies Act
The Companies Winding Up Act
The Libel and Slander Act
The Names of Homes Act
The Non-profit Corporations Act
The Partnership Act
The Societies Act

Lists of the membership and bylaws of all "professional associations", such as those of accountants, music teachers, doctors and lawyers are kept by the Branch.

In 1982-83, all business names registered prior to January 1, 1978 were required to renew their registrations under **The Business Names Registration Act** by January 1, 1983 to maintain their rights to the name. The action "freed up" 10,000 names no longer in use for other business people.

The deadline for societies incorporated under **The Societies Act** to apply for continuance under **The Non-profit Corporations Act** was extended from September 20, 1982 to March 31, 1983. A total of 156 societies which did not continue by March 31, 1983 were dissolved.

Statistical Summary	1980-81	1981-82	1982-83
New Business Corporations incorporated	5,087	4,221	3,734
New Non-profit Corporations incorporated	471	416	378
New Business Names registered	2,162	2,979	3,684
Total Business Corporations on record	28,736	31,698	32,568
Total Non-profit Corporations on record	3,664	3,724	3,832
Total Business Names on record	15,372	18,351	11,398*
Name Availability Searches	7,758	7,901	7,954
General Enquiries (Corporations)	75,187	83,285	79,623

*The decrease results from updating business names registrations and identifying names no longer in use.

Film Classification Board

The Film Classification Board classifies all motion pictures intended for public exhibition in theatres in Saskatchewan. The classification must appear in all advertising by the theatres.

The classification categories are:

General

Movies suitable for all ages.

Adult

Movies where parents may want to exercise discretion on behalf of children. However, all ages may attend. The movies may contain scenes of a mature nature requiring parental guidance.

Restricted Adult

Movies where parents (not just an adult) must accompany those under 18 years of age. These films have a mature theme and may contain cruelty, violence, strong language or other scenes which may offend.

Special X

Movies which no person under the age of 18 years may attend. The movies contain scenes which may be objectionable or offensive, and often contain explicit sexual or violent scenes.

Warning Captions

In addition to the classification, warning captions may be used such as:
Scenes may be offensive
Language may be offensive
Violence may be offensive
Not suitable for children

The Board operates under the authority of **The Theatres and Cinematographs Act** and regulations.

Other activities of the Board include: the licensing of theatres, public halls, film exchanges, itinerant exhibitors and advertising film owners; the reviewing of advertisements by theatres; the examining and licensing of projectionists; and public information activities with theatres and the public.

Films Viewed in All Categories

	1980-81	1981-82	1982-83
General	55	27	9
Adult	149	170	92
Restricted Adult	88	87	44
Special X	64	42	29
Not Approved	3	–	–
	359	326	174*

*Fewer films required classification because of fewer productions and due to administrative changes.

Licences Issued Under **The Theatres and Cinematographs Act***

	1980-81	1981-82	1982-83
Theatres	187	142	45
Public Halls	844	871	36
Operators	145	135	116
Apprentices	58	59	33
Itinerant Exhibitors	2	–	1
Film Exchanges	25	16	17
Special Features	1	2	–
Ad Films	7	8	7
	1,269	1,233	255

*The decrease in licences issued results from a change to 5 year licence periods.

Insurance and Real Estate

The Insurance and Real Estate Branch administers the following legislation:

The Cemeteries Act
The Condominium Property Act
The Guarantee Companies Securities Act
The Investment Contracts Act
The Mortgage Brokers Act
The Municipal Hail Insurance Act
The Real Estate Brokers Act
The Religious Societies Land Act
The Saskatchewan Insurance Act
The Trust and Loan Companies Licensing Act

The objectives of the Branch are to:

1. ensure that licensed institutions have the capacity to enter into the type of contracts for which they are licensed;
2. ensure that contracts are fair to the consumer;
3. ensure that persons dealing with the public have a standard of competency, whether corporations, principals, agents, brokers or salespersons;
4. ensure that those licensed meet their objectives fairly, competently and quickly;
5. ensure that services for which licences are issued are available at reasonable cost and that all services are available within the province;
6. provide a place where the consumer may make enquiries or bring complaints for investigation and action;
7. recommend legislation and regulations that reflect changing market conditions.

The Branch engages in licensing, financial analysis and such other activities as are required to meet these objectives.

Licences Issued	1980-81	1981-82	1982-83
The Saskatchewan Insurance Act			
Insurers	321	320	317
Agents, salespersons and adjusters	5,649	5,681	6,486
The Real Estate Brokers Act			
Real estate brokers	539	540	701
Real estate salespersons	2,769	2,551	2,401
The Investment Contracts Act			
Investment contract companies	3	3	3
Investment contract salespersons	116	204	149
The Cemeteries Act			
Cemetery owners	8	7	9
Cemetery salespersons	51	56	45
The Trust and Loan Corporations Act	171	155	138
The Mortgage Brokers Act	3	3	3

Licensing and Investigation

The Licensing and Investigation Branch ensures that businesses provide just and equitable treatment to consumers and helps consumers to become both well-informed and knowledgeable.

The following consumer protection laws are administered and enforced by this Branch:

The Auctioneers Act
The Collection Agents Act
The Consumer Products Warranties Act
The Cost of Credit Disclosure Act
The Credit Reporting Agencies Act
The Direct Sellers Act
The Motor Dealers Act
The Pyramid Franchises Act
The Sale of Training Courses Act
The Unsolicited Goods and Credit Cards Act

In addition, the Branch administers the licensing, bonding and offence provisions of **The Home Energy Loan Act**, the federal **Tax Rebate Discounting Act** which regulates the amount that income tax discounters may charge for income tax rebates, and the licensing of bingos, raffles, casinos and "breakopens" under the authority of Section 190 of the Criminal Code of Canada. The Branch director and various municipal councils are authorized as licence-issuing authorities under the lottery regulations.

The majority of justified consumer complaints received were satisfactorily resolved through mediation, whereby branch personnel bring buyers and sellers together to solve their own problems.

The Branch continued to work closely with the Saskatchewan Motor Dealers' Association and the Auctioneers' Association to promote improvements in the business practices of the industries involved and to establish or improve a code of ethics for association members.

Complaints and Enquiries

This Section mediates between buyer and seller to arrive at a mutually satisfactory resolution of the problem, and provides information and practical advice to consumers before or after they have made a purchase.

The most common type of problems, as in previous years, continue to relate to warranties. The most common product complaints were about motor vehicles and motor vehicle products.

Licensing

This Section administers the receiving, processing and issuing of licences and ensures that consumers can identify the seller, can be assured of their legal rights under each licensing statute and can take remedial action against sellers who do not comply with the statutes or who breach a contract.

To ensure that monetary redress is available to consumers, the majority of licensing statutes require a penal bond to be posted by the seller. The bond monies are available to settle outstanding claims or otherwise compensate consumers if they are victimized by a seller or if a company goes into bankruptcy. Bonds which were forfeited under various licensing statutes are now held by the Department. During the year, bond monies were paid out and/or court judgements satisfied totalling $14,120.10.

This Section also investigates complaints of non-compliance of licensing requirements and is responsible for the enforcement of the licensing statutes.

Trade Practices

This Section emphasizes deterrent action which may involve changing the business practices of certain sellers or creating public awareness of unscrupulous or unethical activities to avoid victimization. This is accomplished through monitoring of all Branch activities and by liaising with government and other agencies such as the Better Business Bureau and Chambers of Commerce.

Lottery Licensing

This Section licenses charitable organizations to operate bingos, lotteries and casinos and ensures that only legitimate charitable organizations are authorized to conduct such operations. At the conclusion of each lottery licensed by the Department, the Section ensures that the gross proceeds are properly distributed for prizes, reasonable operating expenses and charity.

During the year, a major change of the regulations involved allowing licensing of charitable organizations to be licensed to sell "breakopen" lottery tickets. The fee structure was also changed to 2 per cent of the total retail value for raffles, bingos and breakopens, and a flat fee of $100. or $50. for casino operations in conjunction with Class A or B exhibition board operations. These changes have resulted in a sharp increase in the number of licences, and in cash handling and auditing activities.

Regional Offices

The Saskatoon and Prince Albert regional offices provide complaint investigation, enquiry handling, and trade practice and licensing investigation services to consumers in central and northern Saskatchewan. Only the Regina office issues licences.

Enforcement

Under **The Direct Sellers Act**, the Regina office enforced 1 rescission right and 3 convictions. The Saskatoon office enforced 48 rescission rights and 6 convictions.

Prince Albert enforced 17 rescission rights.

Under **The Motor Dealers Act**, the Regina office enforced 1 conviction.

Under **The Sale of Training Courses Act**, the Saskatoon office enforced 7 rescission rights.

Enquiries and Complaints	1981-82	1982-83
Enquiries (post-purchase)	21,246	25,611
Complaints	3,262†	2,912*

† Includes 460 referrals or Department initiated investigations.

* Includes 448 referrals or Department initiated investigations.

Licences Issued	1980-81	1981-82	1982-83
The Motor Dealers Act			
Dealers	184	203	158
Salespersons	838	893	694
The Direct Sellers Act			
Vendors	677	510	539
Salespersons	3,736	3,539	3,145
The Auctioneers Act			
Auctioneers	16	23	47
Auction Sales Companies	42	33	138*
The Collection Agents Act			
Agents	5	2	8
Collectors	65	68	73
The Sale of Training Courses Act			
Vendors	8	7	3
Salespersons	57	44	65
The Credit Reporting Agencies Act	2	14	3
The Home Energy Loan Act	10	19	12
The Pyramid Franchises Act	—	6	8
Section 190, The Criminal Code of Canada			
Bingos	75	103	268
Raffles	454	569	630
Casinos	20	23	27
Breakopens	—	—	818

*5-year licences renewal.

Planning and Policy

The Planning and Policy Branch provides a research and policy advisory service to the Department. It is responsible for assisting program managers and the Deputy Minister in policy development through planning, research and program evaluation activities.

Branch services fall into four broad categories: conduct research and analysis on issues of concern to the Department; represent the interests of the Department and/or Government on inter-departmental, inter-governmental and government-private sector committees; co-ordinate the development and passage of legislative and regulatory changes initiated by the Department; and, provide secretariat services to the Executive Management Committee and the Senior Management Council of the Department.

The Branch undertook a variety of research activities during the year, some of which included: the development of information on rent control in Saskatchewan, information on the status of the insurance industry, co-ordination of departmental regulatory reform activities, testing the application of word processing equipment for departmental use, and a review of the current structure and use of information acquired by the Department through its regulatory responsibilities.

Provincial Mediation Board/ Office of the Rentalsman

The Provincial Mediation Board assists debtors and creditors in mediating disputes and reaching satisfactory settlements for payment of indebtedness without the necessity of legal proceedings.

The Board administers the following Acts:

The Agricultural Leaseholds Act
The Farm Security Act
The Land Contracts (Actions) Act
The Limitation of Civil Rights Act
The Tax Enforcement Act
The Residential Tenancies Act
The Landlord and Tenant Act
The Provincial Mediation Board Act

In addition, the Board administers the section of **The Land Titles Act** which deals with the power to lease mortgaged lands, the section of **The Rural Municipalities Act** which deals with exemptions to municipal tax enforcement, and the Orderly Payment of Debt provisions of Part X of the federal **Bankruptcy Act**.

The Agricultural Leaseholds Act

The Provincial Mediation Board may settle a disagreement between a landlord and tenant for re-entry by a tenant to complete the harvest or remove harvested crops from the property formerly leased to the tenant. If the crop grown by a tenant has not been harvested within the time limit provided in the Act, an order may appoint the landlord or some other person to complete and remove the harvest and give directions to dispose of and account for the crop or proceeds of any sale.

The Farm Security Act

Upon application, the Provincial Mediation Board may settle any disagreement over the amount of crop to be delivered for payment of an agreement for sale or mortgage on land in any year. The Board may also decide whether the crop grown is a "crop failure". On consent of the owner or after investigation, the Board may, by order, exclude any mortgage or class of mortgage on land from the operation of the provisions of **The Farm Security Act**.

The Land Contracts (Actions) Act

When an action is to be commenced for foreclosure of a mortgage on land or the cancellation of an agreement for sale, the plaintiff must serve the Board with a thirty day "Notice of Intention" before making application to the Court for a hearing before a judge. The proposed defendant is notified of the intended proceedings and is given an opportunity to arrange settlement with the assistance of the Board. The Board is not able to stop proceedings under the Act.

The Limitation of Civil Rights Act

Court officials tell the Board whenever an appointment is granted upon an application of a farmer under **The Limitation of Civil Rights Act** for a hearing with respect to a creditor giving notice of intention to repossess farm machinery. In these cases, the farmer receives notice from the farm implement company of intention to repossess after thirty days. He or she may, within a specified time, make application to the Court registrar in the judicial centre in which he or she resides, for a hearing before a judge. At the farmer's request the Board will mediate the dispute.

The Residential Tenancies Act

The Office of the Rentalsman administers the Saskatchewan Rent Control Program under **The Residential Tenancies Act**. The provisions of the Act give the Rentalsman authority to make rulings on the following: disposition of abandoned property; arrears in rent; claims for compensation and damages; possession of premises; and disputes over statutory conditions which set out the obligations of landlord and tenant and which form part of every tenancy agreement.

The **Rent Control Program**, introduced in 1976, covers rent increases in over 15,000 Regina and Saskatoon rental units built before October 1, 1975. Landlords must apply and receive approval from the Office of the Rentalsman before rents may be increased. Decisions of the Rentalsman may be appealed by landlords and tenants to the Rent Appeal Commission.

Rent Review

In 29 communities outside Regina and Saskatoon, rent increases are determined by Rent Review. Under Rent Review, a tenant is entitled to a notice of a rent increase. If the tenant feels the increase is unreasonable he/she can apply to the Provincial Mediation Board. The matter is investigated and a hearing may be held at which the landlord and tenant(s) have an opportunity to discuss the increase. A determination of the rent increase is then made. The decision may be appealed by either party to the Rent Appeal Commission.

Security Deposits

The security deposit section of **The Residential Tenancies Act** is administered by the Provincial Mediation Board.

A landlord wishing to retain all or a portion of a security deposit, must apply to the Board if the tenant objects to the amount. The application is filed and the full amount of the security deposit, plus interest, is held in trust until a decision is made. An inspection of the premises and contact with all involved parties may take place.

The Landlord and Tenant Act

If a tenant objects to repossession by the landlord, he/she may apply to the Office of the Rentalsman for a prohibition order. Under certain circumstances, the Board can prevent eviction for a stated period, where "serious hardship" exists, by filing a prohibition order with the Court or the Sheriff. In farm cases, such an order would apply only to the buildings and the adjoining two acres.

Money Management Program

This program provides preventive and rehabilitative services to the public through education and self-help information and confidential counselling, to assist in the sound management of money and credit.

Budget and credit counselling are provided to prevent debt problems and to assist in appropriate credit selection. Advice and assistance are provided for consumers with financial difficulties. Consolidation of debts may be arranged and a payment scheme set up which is acceptable to creditors and suited to the debtor's ability to pay.

Money management services are located in Regina and Saskatoon.

The Provincial Mediation Board Act

An agreement reached through the Provincial Mediation Board may alter, modify or rescind any mortgage, contract or agreement previously existing between the parties concerned. Any debtor or creditor may apply to the Board for assistance in arranging settlement of a debt or for consolidation of debts.

Orderly Payment of Debt Provisions

Through the Orderly Payment of Debt Provisions under Part X of the federal **Bankruptcy Act**, assistance is provided to insolvent debtors in arranging a consolidation of their debts in an orderly manner. Regular monthly payments are made to the Provincial Mediation Board in an amount the debtor can afford. These payments are distributed to the debtor's creditors on a pro-rata basis. Assistance of the Board is granted upon application and payment of a $10. fee.

After a hearing of the Board which both the debtor and creditor(s) may attend, a "Consolidation Order" may be issued. If the terms of the order are adhered to, the creditor's claims and court interest are paid out in full and the creditors cannot take legal action unless the debtor defaults in payment.

Area	1981-82	1982-83
Rent Increases:		
Applications Received	1,315	1,382
Landlord and Tenant Relations:*		
Applications Received	2,484	2,620
Security Deposits:		
Applications Received	966	868
Rent Review:		
Applications Received	551	494
Office Activity		
Interviews	8,547	8,496
Inspections	4,861	3,872
Debt Arrangements (Orderly Payment of Debt — Part X, **Bankruptcy Act**) Mediation of Debt	400	298
Provincial Mediation Board Dispositions — **The Land Contracts (Actions) Act**	795	988
The Tax Enforcement Act	220	485
Writs Received	7,475	8,930
Budgeting Assistance and Client Interviews	3,033	2,147
Orders Issued:		
The Farm Security Act	11	6
The Tax Enforcement Act	28	24
The Rural Municipality Act	10	17

* Includes such matters as:

- Disposition of Abandoned Property
- Arrears in Rent
- Claims for Compensation and Damages
- Possession of Premises
- Rulings on Dispute (Contravention of Statutory Conditions)

POOR

QUALITY

ORIGINAL